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## BULLETIN 2005-10

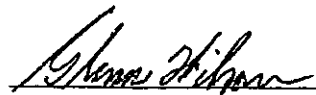
*Issued this 22nd day of December, 2005*

**TO:** All Insurers authorized to issue Life & Health Insurance.

**RE:** Mandatory use of the NAIC Life, Accident & Health, Annuity, Credit Transmittal Document Form (L&H TD-1), Uniform Product Codes and Instructions.

**NOTE:** This Bulletin supersedes Bulletin 96-4, Dated October 11, 1996.  
• *This Bulletin applies to paper filings.*

**REASON FOR BULLETIN.** *The information in this Bulletin 2005-10 is being circulated to bring Minnesota filing requirements into uniformity with country-wide NAIC filing criteria and updated information technology at the Minnesota Department of Commerce.*

  
GLENN WILSON  
Minnesota Commissioner of Commerce

### MINNESOTA USE OF NAIC TRANSMITTAL DOCUMENT REQUIRED AS OF FEBRUARY 1, 2006.

Effective February 1, 2006, the current edition of the NAIC LIFE, ACCIDENT & HEALTH, ANNUITY CREDIT TRANSMITTAL Document must accompany all Life and Health filings submitted on or after this date. Failure to attach the NAIC Transmittal Document Form after January 31, 2006 will result in your filing being returned.

- Insurance companies can download copies of the Transmittal Document, the accompanying Instructions and Uniform Product Codes from the NAIC website as follows. (Note that these steps may change due to future revisions in the NAIC website.)
  1. Open the NAIC home page at [www.naic.org](http://www.naic.org);
  2. Click on the caption entitled "NAIC MEMBER SITE" in the upper right-hand corner;
  3. Locate "SPEED TO MARKET," on the right-hand side and click on the caption entitled "TRANSMITTAL DOCUMENTS" or "UNIFORM PRODUCT CODING MATRICES";
  4. Click on "LIFE, ACCIDENT & HEALTH, ANNUITY CREDIT TRANSMITTAL DOCUMENT" or "UNIFORM LIFE, ACCIDENT & HEALTH, ANNUITY CREDIT PRODUCT CODING MATRIX".

Market assurance: 1.800.657.3602  
Energy Information: 1.800.657.3710  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

Licensing: 1.800.657.3978  
Unclaimed Property: 1.800.925.5668  
An Equal Opportunity Employer

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**MINNESOTA INSTRUCTIONS REGARDING THE USE OF THE NAIC TRANSMITTAL DOCUMENT.**

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1. Use of the Uniform Transmittal Document is required. The NAIC instructions for completion of the Document must be followed.
2. Company Tracking Number. (Line 6 of Transmittal Document)  
Minnesota requires that the filing company assign a separate and distinct number to each and every filing for tracking purposes.

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**MINNESOTA FILING PROCEDURES**

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Include the following with every filing:

3. One Complete copy of the Uniform NAIC Transmittal Document and a duplicate copy of page 1 of the Transmittal Document.
4. MN Certification Form, policy forms, riders, endorsements, certificates, applications, or A & H rates.
5. Cover letter, in duplicate. Upon approval, the second copy will be stamped and returned.
6. Filing Fee: A filing fee applies to each filing example as listed below:
  - a) **ONE POLICY FORM PER TRANSMITTAL DOCUMENT:** A single policy or contract filing includes riders, endorsements, applications, or other forms designed to be issued or used in direct connection with that policy or contract. A single fee applies to this type of filing.
  - b) **RELATED FORMS:** Related endorsements, riders, applications, or other forms submitted as a single filing, when the policy or contract is not being filed, are subject to one Transmittal Document and filing fee. Unrelated forms must be filed separately.
  - c) **Rates:** When accident and health rate filings are submitted, whether filed with 6a or 6b above or filed separately, a separate filing fee applies. (Not applicable to life filings.)
7. Attach duplicates of forms, rates, and supporting information if you want a stamped copy returned.
8. A self-addressed return envelope with adequate postage is required. Enclose a self-addressed envelope of sufficient size to accommodate the return of your filing.
9. Filing Fee. Attach check(s) in the required amount and list on the Transmittal Document. Make check(s) payable to "Minnesota Department of Commerce."
10. Place the check and Transmittal Document on top of your filing submission. (paper filing)

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**INFORMATIONAL FILINGS ARE NOT ACCEPTED.**

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Any change must be submitted with a transmittal document and filing fee. Changes made to previously approved filings are not considered "informational filings." Examples include: editorial changes, corrections of printing errors, replacements, changes in officer signatures, company name, address, company logo and changes to policy schedule pages.

If further clarification is needed, please direct inquiries to following contact persons:

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